

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Charles T Gosney § Case No. 18-04240
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/16/2018 . The undersigned trustee was appointed on 02/16/2018 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,940.34

Funds were disbursed in the following amounts:

| | |
|--|-------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 0.00 |
| Bank service fees | 45.22 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |

Leaving a balance on hand of¹ \$ 7,895.12

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/21/2018 and the deadline for filing governmental claims was 08/15/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,544.03 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,544.03 , for a total compensation of \$ 1,544.03 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 23.09 , for total expenses of \$ 23.09 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/01/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document FORM 1 Page 3 of 11
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 18-04240 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee
Case Name: Charles T Gosney Date Filed (f) or Converted (c): 02/16/2018 (f)
341(a) Meeting Date: 03/20/2018
For Period Ending: 10/01/2018 Claims Bar Date: 06/21/2018

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 21443 Pioneer Ct. Frankfort IL 60423-3000 Will | 400,000.00 | 0.00 | | 0.00 | FA |
| 2. 2004 Honda Pilot Mileage: 200,800 | 3,500.00 | 0.00 | | 0.00 | FA |
| 3. Miscellaneous Household Goods, Tv, Laptops, Iphones, Sofas | 4,000.00 | 0.00 | | 0.00 | FA |
| 4. Coin Collection | 100.00 | 0.00 | | 0.00 | FA |
| 5. Golf Clubs | 250.00 | 0.00 | | 0.00 | FA |
| 6. Miscellaneous Clothing | 500.00 | 0.00 | | 0.00 | FA |
| 7. Wedding Ring, Diamond Ring | 2,000.00 | 0.00 | | 0.00 | FA |
| 8. Cash On Hand | 20.00 | 0.00 | | 0.00 | FA |
| 9. Checking Account With Chase Business (Not Estate Property) | 9,069.00 | 0.00 | | 7,940.34 | FA |
| 10. Checking And Savings Account With Chase (Personal) | 790.00 | 0.00 | | 0.00 | FA |
| 11. Adp 3 Shares | 150.00 | 0.00 | | 0.00 | FA |
| 12. Goscorp | 5.00 | 0.00 | | 0.00 | FA |
| 13. Exported It Online | 1,000.00 | 0.00 | | 0.00 | FA |
| 14. Pension Through Former Employer | 0.00 | 0.00 | | 0.00 | FA |
| 15. Tax Refund Federal/State | 1,000.00 | 0.00 | | 0.00 | FA |
| 16. Interests In Insurance Policy - Term Through Axa - No Cash V | 0.00 | 0.00 | | 0.00 | FA |
| 17. Goscorp Receivables Est. (Not Estate Property) | 3,500.00 | 0.00 | | 0.00 | FA |
| 18. Office Equipment | 200.00 | 0.00 | | 0.00 | FA |
| INT. Void (u) | 0.00 | N/A | | 0.00 | FA |

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values) \$426,084.00 \$0.00 \$7,940.34 \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit A

Initial Projected Date of Final Report (TFR):

Current Projected Date of Final Report (TFR):

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04240
Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2484
Checking

Exhibit B

Taxpayer ID No:
For Period Ending: 10/01/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|-----------------------------------|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 03/28/18 | 9 | Charles Gosney Cashier's Check | Bank Account | 1129-000 | \$7,940.34 | | \$7,940.34 |
| 05/07/18 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2) | 2600-000 | | \$10.28 | \$7,930.06 |
| 06/07/18 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2) | 2600-000 | | \$11.79 | \$7,918.27 |
| 07/09/18 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2) | 2600-000 | | \$11.39 | \$7,906.88 |
| 08/07/18 | | Associated Bank | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2) | 2600-000 | | \$11.76 | \$7,895.12 |

| | | |
|---------------------------|------------|---------|
| COLUMN TOTALS | \$7,940.34 | \$45.22 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$7,940.34 | \$45.22 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$7,940.34 | \$45.22 |

Exhibit B

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX2484 - Checking | \$7,940.34 | \$45.22 | \$7,895.12 |
| | \$7,940.34 | \$45.22 | \$7,895.12 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$7,940.34 | | |
| Total Gross Receipts: | \$7,940.34 | | |

ANALYSIS OF CLAIMS REGISTER

Case Number: 18-04240

Date: October 1, 2018

Debtor Name: Charles T Gosney

Claims Bar Date: 6/21/2018

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|--|----------------|-------|-------------|-------------|-------------|
| 100 2100 | Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski | Administrative | | \$0.00 | \$1,544.03 | \$1,544.03 |
| 100 2200 | Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646 trustee@zanezielinski | Administrative | | \$0.00 | \$23.09 | \$23.09 |
| 3 280 5800 | Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101 | Priority | | \$0.00 | \$1,237.49 | \$1,237.49 |
| 1 300 7100 | Money Mailer 6261 Katella Ave, Ste 200 Cypress, Ca 90630 | Unsecured | | \$58,243.81 | \$66,004.43 | \$66,004.43 |
| 2 300 7100 | Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025 | Unsecured | | \$6,400.00 | \$6,411.62 | \$6,411.62 |
| 4 300 7100 | Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701 | Unsecured | | \$0.00 | \$292.88 | \$292.88 |
| 5 300 7100 | Td Bank, Usa By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118 | Unsecured | | \$393.00 | \$451.72 | \$451.72 |
| 6 300 7100 | John Hebensrtreit 1527 Branford Ln. Naperville, Il 60564 | Unsecured | | \$6,000.00 | \$6,000.00 | \$6,000.00 |
| 7 300 7100 | Comenity Capital Bank/Paypal Credit C/O Weinstein & Riley, Ps 2001 Western Ave., Ste 400 Seattle, Wa 98121 | Unsecured | | \$0.00 | \$251.10 | \$251.10 |

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 18-04240

Date: October 1, 2018

Debtor Name: Charles T Gosney

Claims Bar Date: 6/21/2018

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|--|--|-------------|---|-------------|-------------|-------------|
| 8 300 7100 | Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602 | Unsecured | | \$889.00 | \$880.41 | \$880.41 |
| 9 300 7100 | Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Toys R Us Credit Card) Pob 41067 Norfolk, Va 23541 | Unsecured | | \$4,137.00 | \$4,137.93 | \$4,137.93 |
| 10 350 7200 | Fifth Third Bank Po Box 9013 Addison, Texas 75001 | Unsecured | This claim was filed after the claims bar date. | \$6,718.00 | \$6,839.42 | \$6,839.42 |
| 3a 380 7300 | Internal Revenue Service P O Box 7346 Philadelphia, Pa 19101 | Unsecured | This is the penalty portion of the Internal Revenue Service's proof of claim. | \$0.00 | \$0.89 | \$0.89 |
| Case Totals | | | | \$82,780.81 | \$94,075.01 | \$94,075.01 |
| Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC) | | | | | | |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-04240

Case Name: Charles T Gosney

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 7,895.12

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee Fees: Zane L. Zielinski, Trustee | \$ 1,544.03 | \$ 0.00 | \$ 1,544.03 |
| Trustee Expenses: Zane L. Zielinski, Trustee | \$ 23.09 | \$ 0.00 | \$ 23.09 |

Total to be paid for chapter 7 administrative expenses \$ 1,567.12

Remaining Balance \$ 6,328.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 1,237.49 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--------------------------|-------------------------|--------------------------|------------------|
| 3 | Internal Revenue Service | \$ 1,237.49 | \$ 0.00 | \$ 1,237.49 |

| | |
|--|-------------|
| Total to be paid to priority creditors | \$ 1,237.49 |
| Remaining Balance | \$ 5,090.51 |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 84,430.09 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--|-------------------------|--------------------------|------------------|
| 1 | Money Mailer | \$ 66,004.43 | \$ 0.00 | \$ 3,979.58 |
| 2 | Discover Bank | \$ 6,411.62 | \$ 0.00 | \$ 386.57 |
| 4 | Capital One, N.A. | \$ 292.88 | \$ 0.00 | \$ 17.66 |
| 5 | Td Bank, Usa | \$ 451.72 | \$ 0.00 | \$ 27.24 |
| 6 | John Hebensrtreit | \$ 6,000.00 | \$ 0.00 | \$ 361.76 |
| 7 | Comenity Capital Bank/Paypal Credit | \$ 251.10 | \$ 0.00 | \$ 15.14 |
| 8 | Pyod, Llc Its Successors And Assigns As Assignee | \$ 880.41 | \$ 0.00 | \$ 53.08 |
| 9 | Portfolio Recovery Associates, Llc | \$ 4,137.93 | \$ 0.00 | \$ 249.48 |

| | |
|--|-------------|
| Total to be paid to timely general unsecured creditors | \$ 5,090.51 |
| Remaining Balance | \$ 0.00 |

Tardily filed claims of general (unsecured) creditors totaling \$ 6,839.42 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|------------------|-------------------------|--------------------------|------------------|
| 10 | Fifth Third Bank | \$ 6,839.42 | \$ 0.00 | \$ 0.00 |

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.89 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--------------------------|-------------------------|--------------------------|------------------|
| 3a | Internal Revenue Service | \$ 0.89 | \$ 0.00 | \$ 0.00 |

Total to be paid to subordinated unsecured creditors \$ 0.00

Remaining Balance \$ 0.00